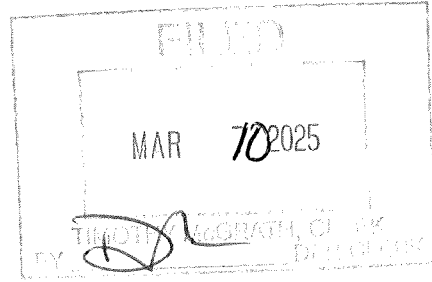


3/10/2025

Curtis Lee Wright Sr. & Lillian Ransom-Wright
Case # 19-111149 AMC
RE: Legal Counsel – Brian D. Flick Esq. Dannlaw Firm



960 West Cheltenham Ave aka 857 Asbury Terrace, Phila., PA 19126

Attention Honorable Judge Ashely M Chan

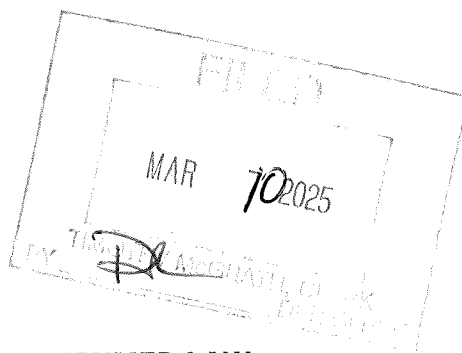
Good morning, Judge Chan,

We want to keep you informed of our actions in regards to our case. Please see the attached copy of our attorney's retainer and fee contract for legal representation of our case.

Respectfully Submitted,

Curtis Lee Wright Sr. & Lillian Ransom-Wright
Property Owners and Mortgagors
Case # 19-111149 AMC

Case # 19-111149 AMC



DannLaw
15000 Madison Ave
Lakewood, OH 44107
(877) 475-8100

CONSUMER LAW ATTORNEY RETAINER AND FEE CONTRACT

Curtis Wright
mrcurtisleewright@gmail.com
6107186119

DannLaw works with clients who may have one or more consumer legal issues typically related to a mortgage loan on their home, the collection of a debt, consumer disputes and similar matters. We help people investigate and resolve these problems when possible. This agreement establishes the terms by which we will represent you in one or more such matters.

The address above is our general mailing address for all clients. Please direct any written communication to this address.

Client has been assigned attorneys working at this office: 15000 Madison Ave., Cleveland, OH 44107

The primary attorney assigned to your matter is: Brian Flick

The primary paralegal assigned to your matter is: Kimberly White

You may reach anyone at the law firm by calling 877-475-8100.

Matter Description

The undersigned (referenced herein individually as "Client") employs and retains the law firm DannLaw ("Attorneys") to provide legal services to Client regarding the following matter(s):

Investigation and prosecution of all other consumer claims which may be identified by Attorneys now or during the course of the representation.

Retainer Deposit Requirements and Fees

Client agrees to make an initial deposit of \$0.00 into our attorney trust account and a supplemental deposit of \$0.00 per month beginning on Monthly Retainer Begins (matter) which shall be held in Attorneys' client trust funds account (referred to as an "IOLTA" account). Attorneys may require an additional retainer deposit if the Client has more than one matter. Attorneys charge time spent representing the Client on an hourly basis. The amount of fees to be advanced by the Client into IOLTA are limited to the amount required to be paid under this paragraph, and any additional amounts that Attorneys and Client may agree shall be necessary to properly prosecute the claim. Any fee earned in excess of the amounts designated in this paragraph remain due and owing but may only be collected from the defendant(s) in the matter.

Periodically, Attorneys shall provide an invoice to Client showing actual time spent, fees incurred, any expenses paid on behalf of Client, and the application of any funds on deposit. Invoices will be sent to you via email through our practice management program (Clio). This system allows you to view your current invoice and make a payment online. Please make sure our office has your current email address and that you notify us of any changes. If you do not have access to the Internet, please let our office know. You authorize Attorneys to apply any funds on deposit to pay any invoice. At the conclusion of Attorneys' representation of Client, any funds on deposit not applied to an invoice will be returned to Client.

The current hourly rates for our professionals can be found in the attachment to the email sent with this agreement or by contacting our office.

Rates may change from time to time and any such changes shall be reflected in the linked document.

Each invoice shall reflect time billed at the then-current rates. The amount of work required in any given month is variable. Some months Attorneys will spend more time than others and the amount invoiced to Client may vary greatly. Client shall continue to make the required monthly payment deposit as agreed herein. From time to time, fees incurred may greatly exceed the Client's trust deposits, and in that situation, Attorneys may ask Client to make an additional retainer payment or to increase the monthly payment deposit to an amount which more accurately reflects the average of fees incurred on a monthly basis.

If you choose to have another party make legal payment for our legal services, you understand that our attorney client relationship is with you, and not the party who makes the payment. Receipt of payment from a third party will not interfere with our professional legal judgment and we will protect and maintain the confidentiality of all information related to representation in this matter.

**Investigation and prosecution of all consumer claims
which may be identified by Attorneys now or during the course of the
representation**

Attorneys' investigation may reveal that Client has claims against others, such as debt collectors, attorneys, mortgage service providers, credit reporting agencies and others. These claims may arise under various consumer federal and state consumer protection or fraud statutes or common law. Once Attorneys have determined that a case is viable and the Client has agreed with Attorney's recommendation to assert that claim, Attorneys agree to undertake such representation and to prosecute the Client's claim to resolution.

If no settlement or monetary recovery results from Attorneys' work, Client shall not be required to pay Attorneys for any fees unpaid after application of all funds required to be deposited pursuant to this agreement.

Statutory Damages, Fees Awards and Non-Monetary Relief

Client understands that certain types of claims may limit the Client to statutory damages but may require that the defendant pay for attorneys fees and costs incurred. The Client acknowledges and understands that the amount awarded Client may be disproportionate to the fees awarded to Attorneys.

In certain instances, resolution of a matter may result in payment of fees to Attorneys and non-monetary relief to Client, such as reinstatement of a mortgage loan, correction of erroneous credit reporting, waiver of late fees or charges, write-off of debt, etc. Client acknowledges and understands and agrees to the payment of fees as provided herein notwithstanding the fact that client may receive no monetary compensation.

In the event that the Client's matter is resolved through a mortgage loan principal reduction or other debt forgiveness, in addition to hourly fees earned pursuant to this agreement Client agrees to pay Attorneys 10% of the total principal reduction or debt forgiveness. Client shall be credited for all fees paid from the Client's monthly payment deposit for invoices paid or by any party against whom a claim is asserted.

Expenses

Client agrees that Client is legally responsible for all expenses reasonably incurred by Attorneys to investigate, raise errors and prosecute any claim, and that Client shall reimburse Attorneys for all expenses advanced on Client's behalf. Expenses which may be incurred by Attorneys include: filing fees, service-of-process, mediation, depositions, expert witness fees, subpoenas, trial exhibits, office expenses (e.g., travel, photocopying, postage, legal research), and all other out-of-pocket expenses that reasonably may be incurred to prosecute Client's claims.

DannLaw ("Firm") intends to engage Steno to provide certain court reporting and litigation support services. Firm has selected Steno because Steno's fee arrangements provide the Firm with certain benefits not present when other similar service providers are engaged. These benefits include the deferral or delay of the obligation to pay for the services until the conclusion of the matter, in the case of Recourse, and also the ability of the Firm (and the client) to avoid the need to pay for the services if there is no recovery, in the case of Non-Recourse.

However, if Firm is entitled to recover the costs of the Steno services from Firm's client, the total cost incurred by Firm's client resulting from the use by Firm of Steno is or may be greater as a result of these benefits than if another provider were utilized. In addition, there might be perceived to be a risk that Firm would violate the Firm client's confidences and permit Steno to influence the outcome of the matter. In fact, Firm's Agreement with Steno absolutely precludes Steno's access to, or use of the client's confidential information in any way, other than as required for the provisioning of Steno's services.

Attorneys may make any necessary advance of such costs, and except otherwise provided herein, recover such advanced costs from any settlement, judgement, or other recovery awarded to Client. If there is no settlement, judgement, or recovery, then no such reimbursement is required, except otherwise provided herein.

Co-Representation

DannLaw may represent more than one person in the same legal matter where both parties have agreed to Co-Representation. If this matter includes representation of multiple individuals, signing this agreement you each affirm that you desire representation of both yourself and the other individual(s), that you are both in agreement with Co-Representation, and that you do not have a conflict of interest with the other party. Additionally, you affirm that you understand that if a conflict of interest should arise, it may be necessary for this firm to withdraw from representation of each client.

Class Action

Client agrees to serve as a class representative if any action is filed on behalf of a class . This means I am willing to sue on behalf of all other people similarly situated. Attorneys have discussed with Attorneys the responsibilities of serving as a class representative, and I understand and agree to undertake those responsibilities.

Termination of Agreement by Client

Client has the right to terminate this agreement and "fire" Attorneys at any time. Attorneys will have to obtain court approval to withdraw if suit has been filed. Should Client terminate the relationship with the Attorneys before the resolution of any pending matter, Attorneys are entitled to be paid for the value of the work they completed, at the prevailing hourly rate as reflected in the monthly billing statement issued to Client. Should Client fire Attorneys after an offer of settlement is received, and Client eventually accepts a settlement similar to the offer obtained, Attorneys are entitled to fees the same as if Client had not fired them. If Client fires Attorneys, Client shall reimburse Attorneys within thirty (30) days for any expenses advanced to date.

Client Responsibilities

Client agrees that once Attorneys have been retained that all communication between Client and any mortgage loan servicer, attorney, collection agency, or other person or business which is the subject of the matter, must stop. All communication must be through Attorneys. This requirement is for Client's protection. Client agrees to promptly forward any written communication received to Attorneys. Client understands that Client must fully cooperate with Attorneys throughout the course of representation. This includes, without limitation: (i) promptly returning calls; (ii) providing requested information; (iii) appearing when necessary at hearings, depositions or meetings; (iv) not taking action on the case without Attorneys' instruction and approval; (v) not discussing the case with anyone without Attorneys' approval and consent; and (vi) informing Attorneys immediately of any developments related to the case or any changes to Client's current information (i.e., work status, income, home or work address, phone number or e-mail address).

Client understands that Attorneys also have the right to terminate this agreement. Some reasons this might occur are: (i) Client and Attorneys cannot work together; (ii) Client does not cooperate with Attorneys; (iii) Client is not truthful with Attorneys about the case; (iv) Client refuses to accept a settlement that is reasonable; or (v) Client fails to pay any money as agreed. In the event Attorneys must terminate this agreement because of Client's non-compliance, Attorneys shall be entitled to fees for their work completed to date, at the prevailing hourly rate.

Length of Representation

If suit is filed Attorneys agree to represent Client through the conclusion of a trial, should one become necessary, or through a settlement, should that occur before trial. With Client's authorization Attorneys may file an appeal on Client's behalf in connection with any case filed, but if defendant(s) in any such case files an appeal, Attorneys reserve the right to refuse representation of Client in the appeal at Attorneys' discretion. Client understands that Attorneys shall be permitted to petition for and prosecute any claim for Attorneys' fees and costs, including the taking of an appeal on same. Should any post-judgment interest accrue on a judgment rendered against any defendant(s), Attorneys shall be entitled to the

interest on their portion of the judgment and/or fee award, and Client shall be entitled to the interest on Client's portion. Attorneys reserve the right to terminate this agreement if at any time it appears to Attorneys that Client's claims no longer hold merit.

Miscellaneous

Attorneys have made no promises about the final outcome of Client's matter, except that Attorneys shall handle their work in a diligent and competent manner.

Attorneys shall not resolve, settle, dispose of, or compromise any Client matter without Client's express consent.

Client understands that Attorneys may retain co-counsel at Attorneys' discretion and share fees with co-counsel as outlined in an addendum to this Agreement, where applicable.

Attorneys agree to consult with Client and disclose the terms of any arrangement with co-counsel prior to the retention of such attorney(s).

Client understands that Attorneys do not practice in the area of tax law and that it is Client's responsibility to consult a tax advisor regarding potential tax implications of any settlement or monetary recovery in any matter as all or a portion of any settlement or award may be taxable income, including any amount for Attorneys' fees.

Attorneys are not a credit repair organization or a debt settlement agency, and do not promise to repair Client's credit or settle debts except in the context of a litigated or potentially litigated matter. Client understands that only consumer reporting agencies can make a decision as to whether or not to correct erroneous credit reporting or repair a damaged credit rating.

Should Client and Attorneys mutually agree to amend a term of this agreement, any agreed-upon amendment must be evidenced in writing and signed by both parties.

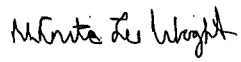
Client hereby acknowledges having read this agreement fully, understands its terms, and agrees to them. If you do not understand any part of this agreement, do not sign.

Client agrees to pay Attorneys all fees and costs reasonably incurred by Attorneys in any proceeding to enforce the terms of this agreement, including the collection of amounts due for unpaid fees.

Client agrees and consents to lawyers communicating with Client regarding the Client's matter and account by means of electronic communication ("email") to the email address provided by Client, which Client represents is owned by Client. From time to time, lawyer may communicate with Client regarding matters other than the Client's particular matter or account, such as services that the law firm may wish to market to the Client or issues that we find may be of interest to the Client. At any time, Client may withdraw his/her consent by notifying us in writing to cease communication by email.

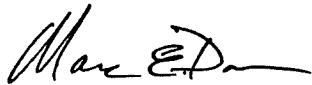
***DannLaw is a "paperless" law firm, and in accordance with that policy, does not retain any original documents. Any original documents client entrusted to us will be returned to you. Further, any documents received from Court, an opposing party, or in relation to the legal services provided, will be scanned and sent to you via email. DannLaw will retain a digital copy of client's file for a period commensurate with all applicable rules, or longer, depending upon the nature and content of client's file. If client requests a copy of the complete file, client will receive a digital copy.

Client:



Curtis Wright
02 / 21 / 2025

DannLaw:







Marc E. Dann, Attorney-at-Law
02/21/2025

Title	Hello
File name	Consumer_Law_-_OH...0221-1-93b10o.pdf
Document ID	ad817fe21ddd049000ba2c925bc9a4a8c39cd536
Audit trail date format	MM / DD / YYYY
Status	• Signed

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 COMPLETED	02 / 22 / 2025 01:09:03 UTC	The document has been completed.